

WHAT IS CLAIMED IS:

1. A system for managing deposit and loan accounts comprising:

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a deposit account for a term, the deposit account being administered by an institution and having a deposit principal component and a deposit accrual component;

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means for determining the rate of inflation;

means for determining the amount in the deposit accrual component, responsive to the rate of inflation;

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means for retiring the deposit account over the term;

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a loan account for a term, the loan account being administered by the institution and having a loan principal component and a loan accrual component;

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means for determining the amount in the loan accrual component; and

means for retiring the loan account over the term.

30 2. The system of claim 1 wherein the means for determining the amount in the loan accrual component is responsive to the rate of inflation.

35 3. The system of claim 1 wherein the means for retiring the deposit account comprises a means for retiring the

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accrual component by a first schedule over the term and further comprises a means for retiring the principal component by a second schedule over the term.

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4. The system of claim 1 further comprising a means for enhancing the deposit principal component responsive to the accrual component and wherein the means for retiring the deposit account comprises a means for retiring the principal component by schedule over the term.

5. The system of claim 1 or 2 wherein the deposit accrual component comprises a fixed interest component and a variable interest component.

6. The system of claim 5 further comprising:
means for enhancing the deposit principal component responsive to the variable interest component;
and

wherein the means for retiring the deposit account comprises:

means for retiring the fixed interest component by a first schedule over the term; and
means for retiring the deposit principal component by a second schedule over the term.

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7. The system of claim 5 further comprising:

means for enhancing the deposit principal component
responsive to the variable interest component;
and

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wherein the means for retiring the deposit account
comprises:

10 means for retiring the fixed interest component by a
first schedule over the term; and

means for retiring the deposit principal component by
amortization over the term.

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8. The system of claim 1 or 2 wherein the means for
retiring the loan account comprises a means for retiring
the accrual component by a first schedule over the term
20 and further comprises a means for retiring the principal
component by a second schedule over the term.

9. The system of claim 1 or 2 further comprising a means
25 for enhancing the loan principal component responsive to
the accrual component and wherein the means for retiring
the loan account comprises a means for retiring the
principal component by schedule over the term.

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10. The system of claim 1 or 2 wherein the loan accrual
component comprises a fixed interest component and a
variable interest component.

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11. The system of claim 10 further comprising:

means for enhancing the loan principal component
responsive to the variable interest component;
5 and

wherein the means for retiring the loan account comprises:

10 means for retiring the fixed interest component by a
first schedule over the term; and

means for retiring the loan principal component by a
second schedule over the term.

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12. The system of claim 10 further comprising:

means for enhancing the loan principal component
responsive to the variable interest component;
20 and

wherein the means for retiring the loan account comprises:

25 means for retiring the fixed interest component by a
first schedule over the term; and

means for retiring the loan principal component by
amortization over the term.

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13. The system of claim 1 or 2 wherein means for
determining the amount in the deposit accrual component or
loan accrual component comprises means for data process-
ing.

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14. The system of claim 1 or 2 wherein means for retiring the deposit account or loan account comprises means for data processing.

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15. The system of claim 1 or 2 wherein means for determining the rate of inflation comprises means for data processing.

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16. The system of claims 1 or 2 wherein means for determining the rate of inflation is responsive to the consumer price index.

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17. The system of claim 1 wherein the deposit account is a certificate of deposit.

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18. The system of claim 1 wherein the loan account is a mortgage account.

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19. A method of providing an improved capital structure for a financial institution comprising:

providing at least one deposit account for a term,
the deposit account having a deposit principal
component and a deposit accrual component;

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determining the rate of inflation;

adjusting the amount in the deposit accrual component
in a manner responsive to the rate of inflation;
and

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20. The method of claim 19 wherein retiring the deposit
5 account comprises a means for retiring the accrual
component by a first schedule over the term and further
comprises retiring the principal component by a second
schedule over the term.

21. The method of claim 19 further comprising enhancing the deposit principal component in a manner responsive to the accrual component and wherein retiring the deposit account comprises retiring the principal component by
15 schedule over the term.

22. The method of claim 19 wherein the deposit accrual component comprises a fixed interest component and a
20 variable interest component.

23. The method of claim 22 further comprising:

25 enhancing the deposit principal component in a manner
 responsive to the variable interest component;
 and

wherein retiring the deposit account comprises:

retiring the fixed interest component by a first
schedule over the term; and

retiring the deposit principal component by a second
35 schedule over the term.

24. The method of claim 22 further comprising:

enhancing the deposit principal component in a manner
responsive to the variable interest component;
and

wherein retiring the deposit account comprises:

retiring the fixed interest component by a first
schedule over the term; and

retiring the deposit principal component by
amortization over the term.

25. The method of claim 19 further comprising:

providing at least one loan account for a term, the
loan account having a loan principal component
and a loan accrual component;

determining the amount in the loan accrual component
in a manner responsive to the rate of inflation;
and

retiring the loan account over the term.

26. The method of claim 25 wherein retiring the loan
account comprises retiring the accrual component by a
first schedule over the term and further comprises
retiring the principal component by a second schedule over
the term.

5 over the term.

10 variable interest component.

29. The method of claim 28 further comprising:

15 responsive to the variable interest component;
and

wherein retiring the loan account comprises:

20 retiring the fixed interest component by a first
schedule over the term; and

retiring the loan principal component by a second schedule over the term.

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30. The method of claim 28 further comprising:

30 responsive to the variable interest component;
and

wherein retiring the loan account comprises:

35 retiring the fixed interest component by a first
 schedule over the term; and

retiring the loan principal component by amortization over the term.

- 5 31. A method of providing an improved capital structure for a financial institution comprising:

10 matching at least one deposit account for a term with at least one loan account for a term, each account having a principal component and an accrual component;

determining the rate of inflation;

15 adjusting the accrual component of each account in a manner responsive to the rate of inflation; and

retiring the accounts over their respective terms.

- 20 32. The method of claim 31 wherein matching the deposit account with the loan account comprises:

25 receiving a deposit commitment for at least one deposit account;

designating an institution to receive the deposit account; and

30 placing the deposit account with the institution.

33. A method of providing an improved capital structure for a financial institution comprising:

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placing the deposit account with the institution.